

**Fill in this information to identify your case and this filing:**

Debtor 1 **Stubert Martin Turpie, Jr.**  
 First Name Middle Name Last Name

Debtor 2 **Marjorie Lee Turpie**  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:22-bk-01453-HWV

☒ Check if this is an amended filing

## Official Form 106A/B

### Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**586 Fort Loudon Road**

Street address, if available, or other description

**Mercersburg PA 17236-0000**

City State ZIP Code

**Franklin**

County

What is the property? Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

Who has an interest in the property? Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another \_\_\_\_\_

Other information you wish to add about this item, such as local property identification number:

**This property is owned jointly by the debtors; having been acquired by deed in June 1997 Value of the property is determined by an appraisal performed by Tim Ausherman in and FMA Conducted March 2022.**

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?  
**\$296,950.00**

Current value of the portion you own?  
**\$296,950.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

**\$296,950.00****Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known) **1:22-bk-01453-HWV**

### 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: **Chevy**  
 Model: **Trailblazer**  
 Year: **2004**  
 Approximate mileage: **184,000**  
 Other information:  
**KBB TI \$899.00**  
**KBB PP\$2328.00**

#### Who has an interest in the property? Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

Current value of the portion you own?

**\$1,505.00**

**\$1,505.00**

### 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

**\$1,505.00**

### Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

### 6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

☒ Yes. Describe.....

**couch, love seat, chair, coffee table, three end stands, floor lamp, curio cabinet, deep freeze, stove refrigerator, dishwasher, microwave, pot and pans, dishes, roaster, small appliances, table with six chairs, buffet, hutch, two twin beds, two king beds, one queen, seven dressers, four night stands, hope chest, small table w/two chairs, two rocking chairs, entertainment center, pictures, knick knacks.**

**\$2,800.00**

### 7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

☒ Yes. Describe.....

**42" TV, three 27"TV'S, two DVD players, stereo, three cell phones, home computer, lap top**

**\$300.00**

### 8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☐ No

☒ Yes. Describe.....

Debtor 1 **Stubert Martin Turpie, Jr.**  
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Case number (if known) **1:22-bk-01453-HWV**

**Doll collection about 100; wood collection animal figures**

**\$1,500.00**

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☐ No

☒ Yes. Describe.....

**Kruger 22 pistol, Mossberg 12 gauge shot gun**

**\$500.00**

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Clothing**

**\$500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**two wedding bands, two diamonds, necklaces, sapphire earrings,  
costume jewlrey, watches**

**\$200.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

**german shepard, 3 cats**

**\$0.00**

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☐ No

☒ Yes. Give specific information.....

**metal shed, riding mower, push mower, snow blower, kiln,  
patioset, weed wacker, two bikes, two gas grills, gardening tools,  
lawn tools, holiday decorations.**

**\$1,000.00**

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$6,800.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

Debtor 1 **Stubert Martin Turpie, Jr.**  
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**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

**Cash on hand  
as of Date of  
Signing**

**\$40.00**

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. **Checking**

**Orrstown Bank (As of Date of Signing)**

**\$1,020.00**

17.2. **Savings**

**Maryland MNCPPC (As of Day of Signing)**

**\$5.00**

17.3. **Checking**

**Maryland MNCPPC (As of Day of Signing)**

**\$0.16**

17.4. **Checking**

**Truist (As of date of Signing)**

**\$1,800.00**

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☒ No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

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**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☒ No

☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No

☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No

☐ Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No

☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

☒ No

☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

☒ No

☐ Yes. Describe each claim.....

Debtor 1 **Stubert Martin Turpie, Jr.**  
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Case number (if known) **1:22-bk-01453-HWV**

35. Any financial assets you did not already list

- ☒ No  
☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$2,865.16**

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6:** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.  
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7:** Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

**\$0.00**

**Part 8:** List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2 .....		<b>\$296,950.00</b>
56. Part 2: Total vehicles, line 5	<b>\$1,505.00</b>	
57. Part 3: Total personal and household items, line 15	<b>\$6,800.00</b>	
58. Part 4: Total financial assets, line 36	<b>\$2,865.16</b>	
59. Part 5: Total business-related property, line 45	<b>\$0.00</b>	
60. Part 6: Total farm- and fishing-related property, line 52	<b>\$0.00</b>	
61. Part 7: Total other property not listed, line 54	<b>\$0.00</b>	
62. Total personal property. Add lines 56 through 61...	<b>\$11,170.16</b>	Copy personal property total <b>\$11,170.16</b>
63. Total of all property on Schedule A/B. Add line 55 + line 62		<b>\$308,120.16</b>



Researched and prepared by

Stanley Grabowski

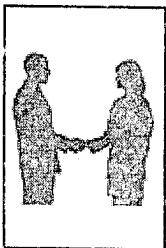
Subject Property

586 Fort Loudon Rd Fort Loudon,  
Pa 17224

Prepared exclusively for

Mick Turpie

Fort Loudon, PA 17224



**Stanley Grabowski**

Real Estate Excel

1224 Holly Pike

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# Comparative Market Analysis



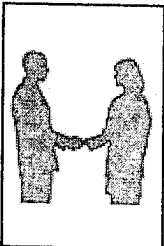
Researched and prepared by  
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Prepared exclusively for  
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Subject Property

586 Fort Loudon Rd Fort Loudon,  
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Fort Loudon, PA 17224



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## Results Statistics

Prepared By: Stanley Grabowski

Listings as of 03/04/22 at 12:03 pm

### Residential Sale

#### Active Properties

MLS #	Address	City	Bds	Bths	Yr Blt	Acres	Abv Grd SF	\$/SqFt	List Price	DOM
PAFU200013	7999 Great Cove Rd	Needmore	4	2 / 1	1931	1.00	2,392	\$114.97	\$275,000	173

#### # LISTINGS:

1	Medians:	4	3.0	1931	1.00	2,392	\$114.97	\$275,000	173
	Minimums:	4	3.0	1931	1.00	2,392	\$114.97	\$275,000	173
	Maximums:	4	3.0	1931	1.00	2,392	\$114.97	\$275,000	173
	Averages:	4	3.0	1931	1.00	2,392	\$114.97	\$275,000	173

#### Active Under Contract Properties

MLS #	Address	City	Bds	Bths	Yr Blt	Acres	Abv Grd SF	\$/SqFt	List Price	DOM
PAFU200014	183 Pleasant Grove Rd	Needmore	4	2 / 1	0	1.53			\$280,000	113

#### # LISTINGS:

1	Medians:	4	3.0	0	1.53			\$280,000	113
	Minimums:	4	3.0	0	1.53			\$280,000	113
	Maximums:	4	3.0	0	1.53			\$280,000	113
	Averages:	4	3.0	0	1.53			\$280,000	113

#### Pending Properties

MLS #	Address	City	Bds	Bths	Yr Blt	Acres	Abv Grd SF	\$/SqFt	List Price	DOM
PAFL2004636	7895 Stump Run Rd	Fayetteville	3	3	2005	1.80			\$255,000	3

#### # LISTINGS:

1	Medians:	3	3.0	2005	1.80			\$255,000	3
	Minimums:	3	3.0	2005	1.80			\$255,000	3
	Maximums:	3	3.0	2005	1.80			\$255,000	3
	Averages:	3	3.0	2005	1.80			\$255,000	3

#### Closed Properties

MLS #	Address	City	Bds	Bths	Yr Blt	Acres	Abv Grd SF	CL\$/SqFt	List Price	CL Price	Concess	CL Date	CLP%LP	DOM
PAFL2002286	3873 West Weaver	Greencastle	3	2 / 1	1983	1.05	1,867	\$139.26	\$254,900	\$260,000	\$5,000	10/27/2021	102.00	3
PAFL2000222	5430 Forest Ln	Fort Loudon	5	2 / 1	1985	1.05	2,066	\$131.17	\$271,000	\$271,000	\$9,990	09/17/2021	100.00	23
PAFU2000005	19842 Great Cove Rd	Mc Connellsburg	5	2 / 1	1983	1.41	2,448	\$114.38	\$339,000	\$280,000		09/30/2021	82.60	22

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## Results Statistics

Prepared By: Stanley Grabowski		Listings as of 03/04/22 at 12:03 pm									
<b>Residential Sale</b>		# LISTINGS:	3								
		Medians:	5	3.0	1983	1.05	2,066	\$131.17	\$271,000	\$7,495	22
		Minimums:	3	3.0	1983	1.05	1,867	\$114.38	\$254,900	\$5,000	3
		Maximums:	5	3.0	1985	1.41	2,448	\$139.26	\$339,000	\$9,990	23
		Averages:	4	3.0	1984	1.17	2,127	\$128.27	\$288,300	\$7,495	16

### Quick Statistics ( 6 Listings Total )

	Min	Max	Average	Median
List Price	\$254,900	\$339,000	\$279,150	\$273,000
Closed Price	\$260,000	\$280,000	\$270,333	\$271,000
DOM	3	173	56	23

Stanley Grubowski  
Real Estate Exec.  
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# Residential Stats - Analysis Detail Report

## Active

### 1 LISTING

	List Price	/ Orig. Price	= % of	DOM	CDOM	Age
7999 Great Cove Rd	\$275,000	\$279,900	98.25	173	173	91
Low	\$275,000	\$279,900	98.25	173	173	91
High	\$275,000	\$279,900	98.25	173	173	91
Median	\$275,000	\$279,900	98.25	173	173	91
Average	\$275,000	\$279,900	98.25	173	173	91

## Active Under Contract

### 1 LISTING

	List Price	/ Orig. Price	= % of	DOM	CDOM	Age
183 Pleasant Grove Rd	\$280,000	\$300,000	93.33	113	113	2022
Low	\$280,000	\$300,000	93.33	113	113	2022
High	\$280,000	\$300,000	93.33	113	113	2022
Median	\$280,000	\$300,000	93.33	113	113	2022
Average	\$280,000	\$300,000	93.33	113	113	2022

## Pending

### 1 LISTING

	List Price	/ Orig. Price	= % of	DOM	CDOM	Age
7895 Stump Run Rd	\$255,000	\$249,900	102.04	3	3	17
Low	\$255,000	\$249,900	102.04	3	3	17
High	\$255,000	\$249,900	102.04	3	3	17
Median	\$255,000	\$249,900	102.04	3	3	17
Average	\$255,000	\$249,900	102.04	3	3	17

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Real Estate Exec.  
Office PH: (717) 258-8934  
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## Residential Stats - Analysis Detail Report

### 3 LISTINGS

## Report Totals

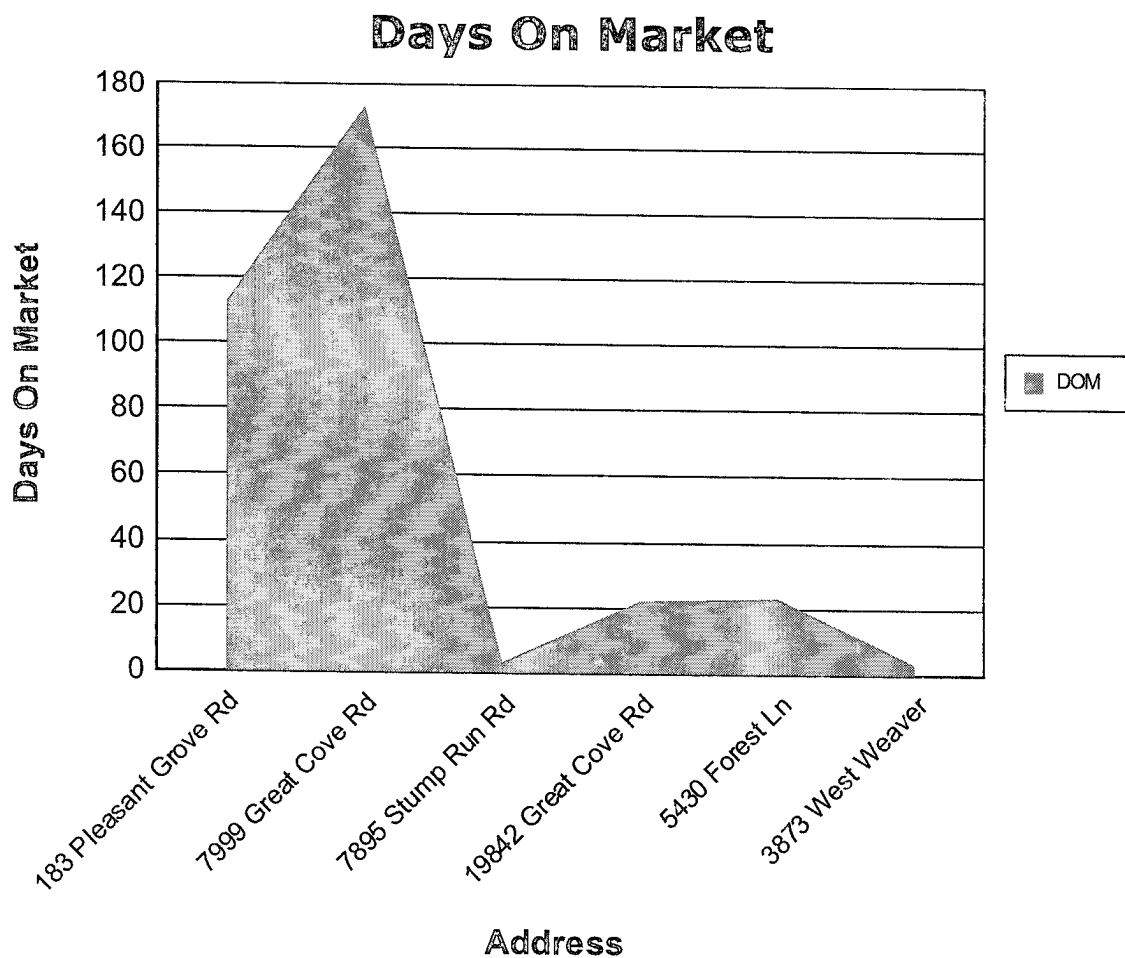


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Information is believed to be accurate, but should not be relied upon without verification.  
Accuracy of square footage, lot size, schools, and other information is not guaranteed.

Friday, March 4, 2022

## Number of Days On Market

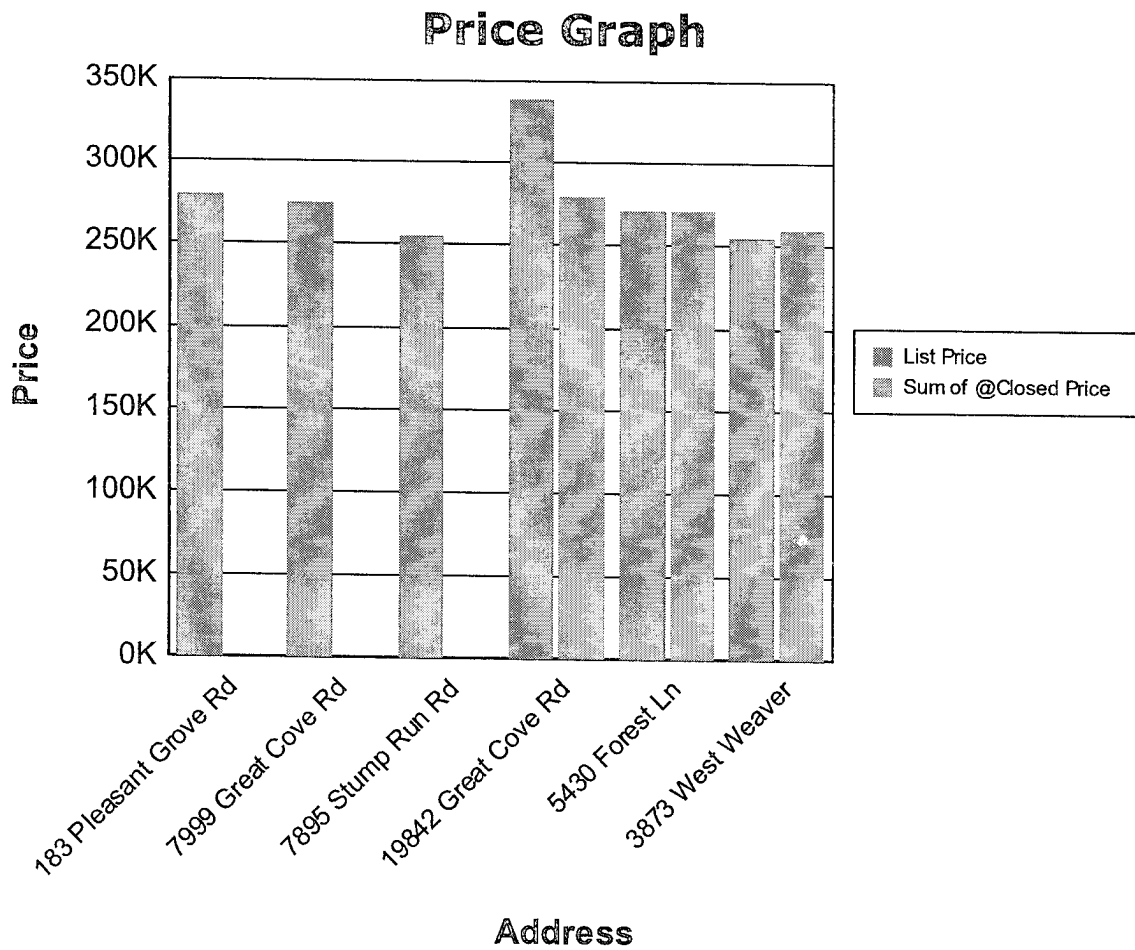
This graph illustrates the number of days on market for the listings in this analysis.



Friday, March 4, 2022

## List Price and Closed Price

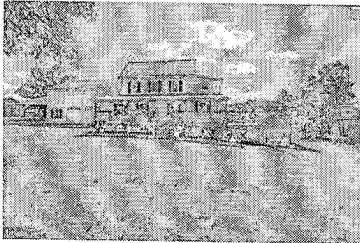
This graph illustrates the list price, along with closed price in Closed listings.

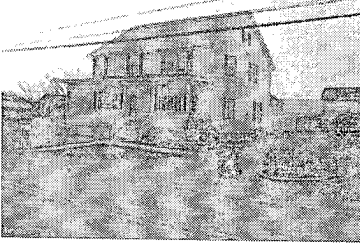


## CMA Pro Report

Friday, March 4, 2022

These pages give a general overview of the selected properties.

183 Pleasant Grove Rd, Needmore, PA		ActiveUnderContract	\$280,000
	<b>MLS #ID:</b>	PAFU2000144	<b>Beds:</b> 4
	<b>Prop Type:</b>	Residential	<b>Baths:</b> 2 / 1
	<b>Structure Type:</b>	Detached	
	<b>County:</b>	Fulton, PA	<b>AbvGrdFinSF:</b> 0 / Assessor
	<b>Municipality:</b>		<b>Lot Size:</b> 2a / 66,647.00sf
	<b>MLS Area:</b>	Belfast Twp	<b>Lot Dim:</b>
	<b>Subdiv/Ngh:</b>	NONE AVAILABLE	<b>Condo/HOA:</b> \$0
	<b>School Dist:</b>	Southern Fulton	<b>New Constr:</b> No
	<b>Ownership:</b>	Fee Simple	<b>Year Built:</b> 0
	<b>Garage Spaces:</b>	3	<b>Basement:</b> Yes / Connecting Stairway
<b>Parking:</b>		<b>Waterfront:</b> No	
<b>Condition:</b>		<b>Dock Type:</b>	
<b>Remarks:</b>	Welcome to Pleasant Grove road, a gorgeous sprawling property on the southern end of Fulton County. This home has recently been remodeled with fine craftsmanship. If you have a large family or just like space this is the home for you. Just a few miles from interest 70 for an easy commute. We have 4+ bedrooms, a kitchen made for the chef in the family. A oversized garge with a awesome office, in law suite or teenage hangout abovw garage with a half bath, large living area and additional bedroom. A deck to die for perfect for entertaining and a firepit in the back yard for the cool fall evenings. This gem with not last long call to schedule your private showing today.		

7999 Great Cove Rd, Needmore, PA		Active	\$275,000
	<b>MLS #ID:</b>	PAFU2000138	<b>Beds:</b> 4
	<b>Prop Type:</b>	Residential	<b>Baths:</b> 2 / 1
	<b>Structure Type:</b>	Detached	
	<b>County:</b>	Fulton, PA	<b>AbvGrdFinSF:</b> 2,392 / Estimated
	<b>Municipality:</b>		<b>Lot Size:</b> 1a / 43,560.00sf
	<b>MLS Area:</b>	Belfast Twp	<b>Lot Dim:</b>
	<b>Subdiv/Ngh:</b>	NONE AVAILABLE	<b>Condo/HOA:</b> \$0
	<b>School Dist:</b>	Southern Fulton	<b>New Constr:</b> No
	<b>Ownership:</b>	Fee Simple	<b>Year Built:</b> 1931
	<b>Garage Spaces:</b>	0	<b>Basement:</b> Yes / Side Entrance
<b>Parking:</b>	Paved Driveway	<b>Waterfront:</b> No	
<b>Condition:</b>		<b>Dock Type:</b>	
<b>Remarks:</b>	NEW PRICE. This home is a remodeled general store in downtown Needmore, over 3000sq ft of living space, 4 bedrooms 2.5 baths, large kitchen with hickory cabinets and stainless-steel appliances, master bedroom is on first floor, laundry room on first floor, central heat and air with wood furnace as backup, also has a barn in the back, 1 acre lot. 10 minutes from rt 70 and the MD state line. NEW HEAT PUMP		

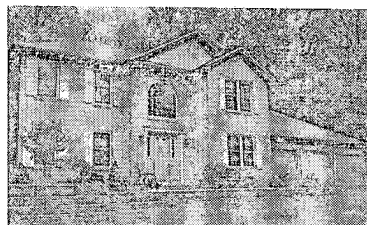


Friday, March 4, 2022

## CMA Pro Report

These pages give a general overview of the selected properties.

**7895 Stump Run Rd, Fayetteville, PA** **Pending** **\$255,000**



**MLS #ID:** PAFL2004636

**Beds:** 3

**Prop Type:** Residential

**Baths:** 3

**Structure Type:** Detached

**County:** Franklin, PA

**AbvGrdFinSF:** 0 / Estimated

**Municipality:**

**Lot Size:** 2a / 78,408.00sf

**MLS Area:** Greene Twp

**Lot Dim:**

**Subdiv/Ngh:** FRANKLIN COUNTY

**Condo/HOA:** \$0

**School Dist:** Chambersburg Area

**New Constr:** No

**Sale Type:** Standard

**Ownership:** Fee Simple

**Year Built:** 2005

**Garage Spaces:** 3

**Basement:** No

**Parking:**

**Waterfront:** No

**Condition:**

**Dock Type:**

**Remarks:** Beautiful brick colonial on large private wooded lot. Inviting foyer with hardwood flooring. Eat-in kitchen with tile backsplash and large pantry. Formal dining and living room accompany a full bath on main floor. French doors lead to backyard. Home offers 3 bedrooms on second floor. Master suite with custom designed closet/dressing room. Master bathroom features double sink, soaking bathtub and separate standing shower. 36'x30' three car garage, double-entrance asphalt driveway. Stone walkway leads to two-tier grilling/patio area with fire pit. Nature trails lead to standing deck that overlooks property.

**19842 Great Cove Rd, Mc Connellsburg, PA** **Closed** **\$339,000**



**MLS #ID:** PAFU2000058

**Beds:** 5 **Cls Price:** \$280,000

**Prop Type:** Residential

**Baths:** 2 / 1 **Cls Date:** 9/30/2021

**Structure Type:** Detached

**Concessions:** \$0

**County:** Fulton, PA

**AbvGrdFinSF:** 2,448 / Estimated

**Municipality:**

**Lot Size:** 1a / 61,420.00sf

**MLS Area:** Ayr Twp

**Lot Dim:**

**Subdiv/Ngh:** AYR TOWNSHIP

**Condo/HOA:** \$0

**School Dist:** Central Fulton

**New Constr:** No

**Sale Type:** Standard

**Ownership:** Fee Simple

**Year Built:** 1983

**Garage Spaces:** 0

**Basement:** Yes / Full

**Parking:**

**Waterfront:** No

**Condition:**

**Dock Type:**

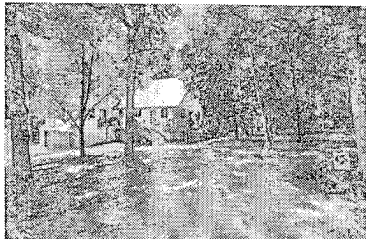
**Remarks:** Lovely country home with mountain views, owners are downsizing. MOVE IN READY! 5brm, 3 bath. Very nice garden area, and large yard. Only 1 mile to all conveniences. Owners request No Sunday Showings. Show only to PRE-QUALIFIED BUYERS! Please allow 24 hour notice to show this lovely home.

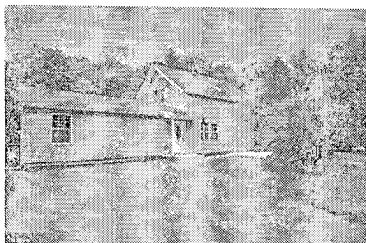


Friday, March 4, 2022

## CMA Pro Report

These pages give a general overview of the selected properties.

5430 Forest Ln, Fort Loudon, PA		Closed	\$271,000
	<b>MLS #ID:</b>	PAFL2000222	<b>Beds:</b> 5
	<b>Prop Type:</b>	Residential	<b>Baths:</b> 2 / 1
	<b>Structure Type:</b>	Detached	<b>Cls Price:</b> \$271,000
	<b>County:</b>	Franklin, PA	<b>Cls Date:</b> 9/17/2021
	<b>Municipality:</b>		<b>Concessions:</b> \$9,990
	<b>MLS Area:</b>	14515	<b>AbvGrdFinSF:</b> 2,066 / Estimated
	<b>Subdiv/Ngh:</b>	NONE AVAILABLE	<b>Lot Size:</b> 1a / 45,738.00sf
	<b>School Dist:</b>	Fannett-Metal	<b>Lot Dim:</b>
	<b>Ownership:</b>	Fee Simple	<b>Condo/HOA:</b> \$0
	<b>Garage Spaces:</b>	2	<b>New Constr:</b> No
<b>Parking:</b>		<b>Year Built:</b> 1985	
<b>Condition:</b>	Very Good	<b>Basement:</b> Yes / Garage Access, Heated, Ir	
<b>Dock Type:</b>		<b>Waterfront:</b> No	
<b>Remarks:</b>	Welcome to 5430 Forest Lane. This lovely secluded home offers five bedrooms and two an a half baths. It is situated on just a little over an acre that is partially wooded. Enjoy the oversized wrap around deck on the warm summer nights or the back patio which includes a stock tank pool. This home has all of your country setting feeling and within 25 minutes of Chambersburg. Do you enjoy State Parks? Lucky for you Cowans Gap is only a mile and a half away. This park offers camping, boating, fishing, hiking, picnic areas, and much more. Come view this beautiful one of a kind home with an even better private location before its gone! This home offers some of the lowest taxes in Franklin County All inspections are completed and reports are available Garage is heated and cooled as well as bedroom off of garage. Stock pool comes with the purchase of the house. 25 mins from Chambersburg 15 mins from Greencastle 35 mins from Hagerstown		

3873 West Weaver, Greencastle, PA		Closed	\$254,900
	<b>MLS #ID:</b>	PAFL2002286	<b>Beds:</b> 3
	<b>Prop Type:</b>	Residential	<b>Baths:</b> 2 / 1
	<b>Structure Type:</b>	Detached	<b>Cls Price:</b> \$260,000
	<b>County:</b>	Franklin, PA	<b>Cls Date:</b> 10/27/2021
	<b>Municipality:</b>		<b>Concessions:</b> \$5,000
	<b>MLS Area:</b>	Antrim Twp	<b>AbvGrdFinSF:</b> 1,867 / Estimated
	<b>Subdiv/Ngh:</b>	NONE AVAILABLE	<b>Lot Size:</b> 1a / 45,738.00sf
	<b>School Dist:</b>	Greencastle-Antrim	<b>Lot Dim:</b>
	<b>Ownership:</b>	Fee Simple	<b>Condo/HOA:</b> \$0
	<b>Garage Spaces:</b>	0	<b>New Constr:</b> No
<b>Parking:</b>		<b>Year Built:</b> 1983	
<b>Condition:</b>	Excellent	<b>Basement:</b> Yes / Unfinished	
<b>Dock Type:</b>		<b>Waterfront:</b> No	
<b>Remarks:</b>	Beautiful FULLY RENOVATED move in ready home! This charming home offers amazing privacy and all the amenities you could ask for. Sitting on over 1 acre of private ground and great access to 81. This wonderful 3 Bed 2.5 Bath home checks ALL of the boxes. Featuring beautiful cabinets with soft close and all wood construction, upgraded quartz countertops and BRAND NEW stainless steel appliances! A first floor master with a MASSIVE on suite and an even BIGGER walk in closet will put the new owners at ease knowing that they have all the space they need! Upstairs you will find 2 more bedrooms with a Jack and Jill style full bathroom to give your guests or kids their own private area. This home also features a 1/2 bath on the main floor along with a laundry room for easy access. You wont want to miss out on this wonderful home!		

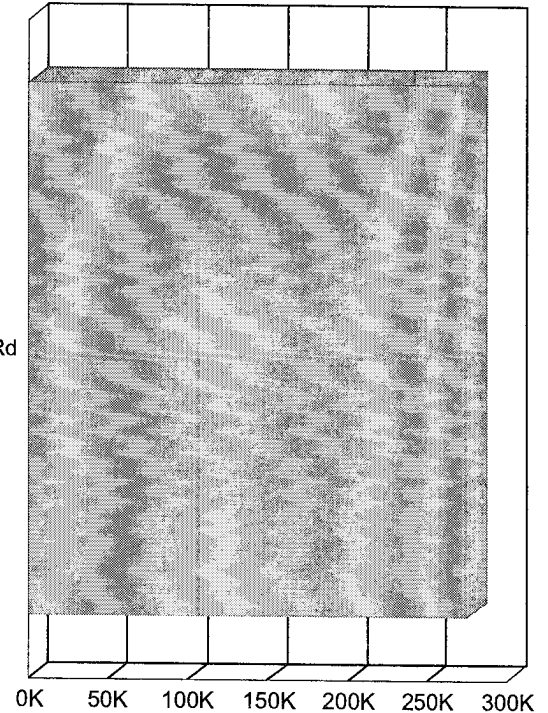
## CMA Pro Report

These pages give a general overview of the selected properties.

### Active Properties

Total # of Listings	<b>1</b>
Lowest Price	<b>\$275,000</b>
Highest Price	<b>\$275,000</b>
Average Price	<b>\$275,000</b>
Avg. Price/SqFt	<b>\$114.97</b>
Avg DOM	<b>173</b>

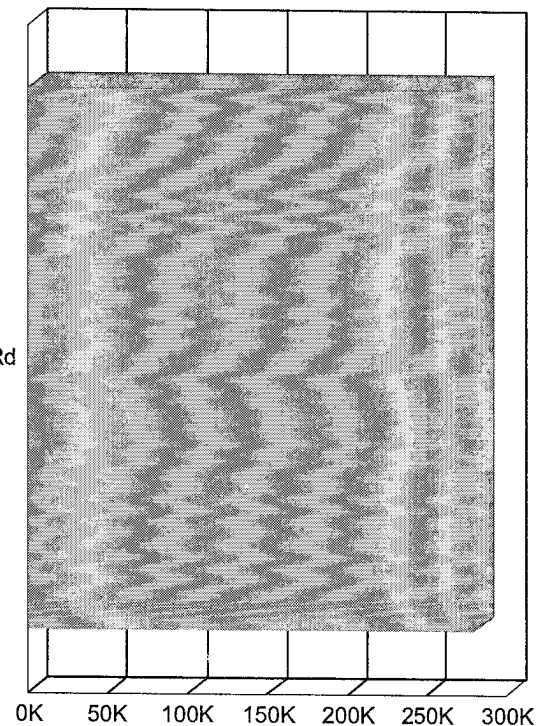
7999 Great Cove Rd

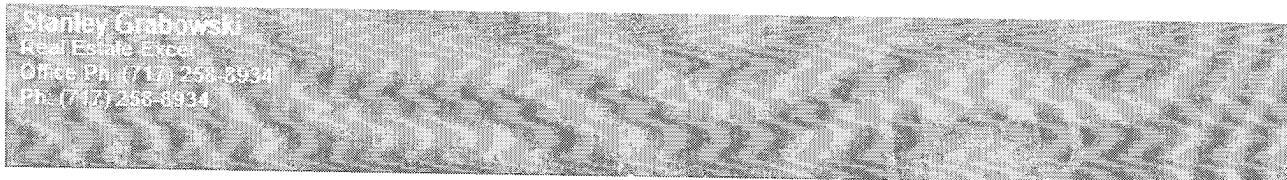


### Active Under Contract Properties

Total # of Listings	<b>1</b>
Lowest Price	<b>\$280,000</b>
Highest Price	<b>\$280,000</b>
Average Price	<b>\$280,000</b>
Avg. Price/SqFt	<b>\$0.00</b>
Avg DOM	<b>113</b>

183 Pleasant Grove Rd





## CMA Pro Report

Friday, March 4, 2022

These pages give a general overview of the selected properties.

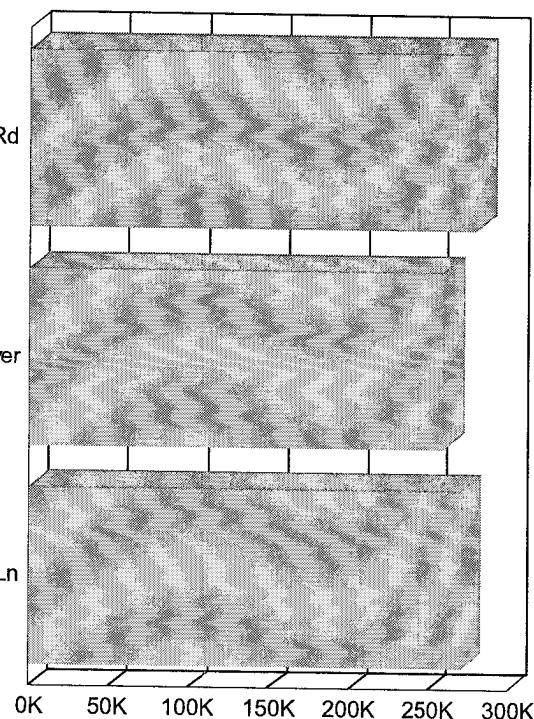
### Closed Properties

Total # of Listings	<b>3</b>
Lowest Price	<b>\$260,000</b>
Highest Price	<b>\$280,000</b>
Average Price	<b>\$270,333</b>
Avg. Price/SqFt	<b>\$128.27</b>
Avg DOM	<b>16</b>

19842 Great Cove Rd

3873 West Weaver

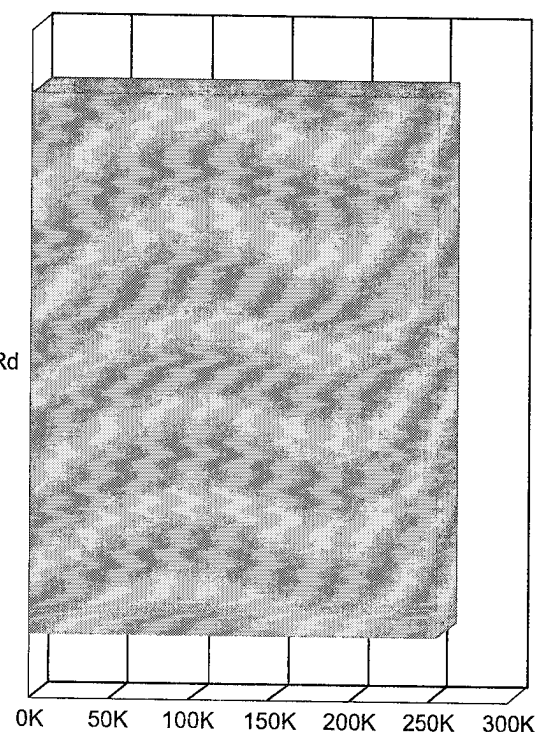
5430 Forest Ln



### Pending Properties

Total # of Listings	<b>1</b>
Lowest Price	<b>\$255,000</b>
Highest Price	<b>\$255,000</b>
Average Price	<b>\$255,000</b>
Avg. Price/SqFt	<b>\$0.00</b>
Avg DOM	<b>3</b>

7895 Stump Run Rd

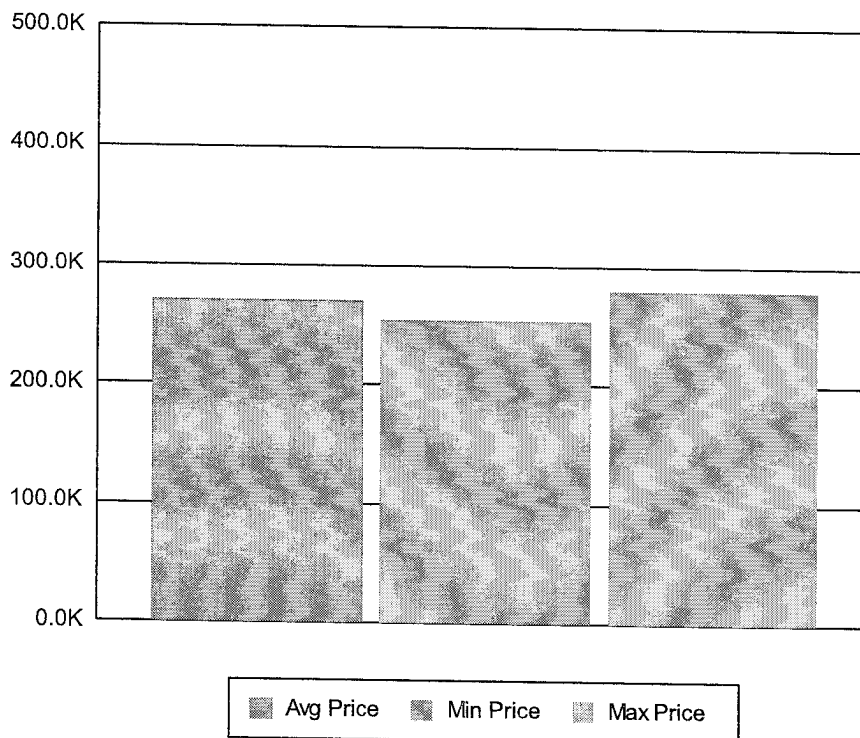


## CMA Pro Report

Friday, March 4, 2022

These pages give a general overview of the selected properties.

### Summary Graph/Analysis



### Cumulative Analysis

Listing Category	Lowest Price	Highest Price	Average Price	Avg \$ Per SF
Active	\$275,000	\$275,000	\$275,000	\$114.97
Active Under Contract	\$280,000	\$280,000	\$280,000	\$0.00
Closed	\$260,000	\$280,000	\$270,333	\$128.27
Pending	\$255,000	\$255,000	\$255,000	\$0.00
<b>Totals / Averages</b>	<b>\$255,000</b>	<b>\$280,000</b>	<b>\$270,167</b>	<b>\$83.30</b>

### Closed Property Analysis

Address	List Price	Closed Price	Comp	DOM	%CP/LP	CP/Sqft
19842 Great Cove Rd	\$339,000	\$280,000	\$0	22	82.60%	\$114.38
5430 Forest Ln	\$271,000	\$271,000	\$9,990	23	100.00%	\$131.17
3873 West Weaver	\$254,900	\$260,000	\$5,000	3	102.00%	\$139.26
<b>Total Averages</b>	<b>\$288,300</b>	<b>\$270,333</b>	<b>\$4,997</b>	<b>16.00</b>	<b>94.87%</b>	<b>\$128.27</b>

Stanley Grabowski  
Real Estate Excel  
Office Ph: (717) 258-8934  
Ph: (717) 258-8934

## CMA Pro Report

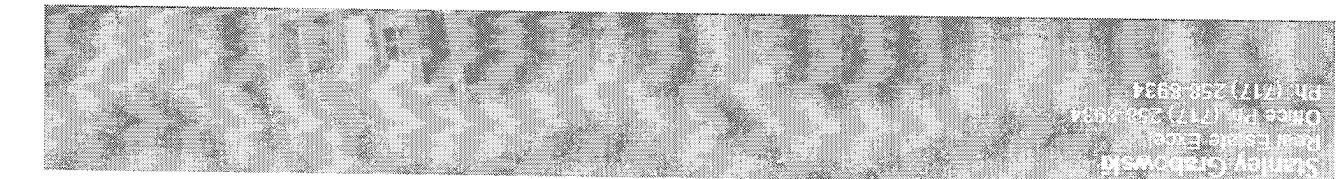
Friday, March 4, 2022

These pages give a general overview of the selected properties.

### Property Summary

S	Street Address	Bds	Bth	Sqft	List Price	Closed Price	Conc	Closed Date	DOM
A/C	183 Pleasant Grove Rd	4	2 / 1	0	\$280,000				113
ACT	7999 Great Cove Rd	4	2 / 1	2,392	\$275,000				173
PND	7895 Stump Run Rd	3	3	0	\$255,000				3
CLS	19842 Great Cove Rd	5	2 / 1	2,448	\$339,000	\$280,000	\$0	09/30/2021	22
CLS	5430 Forest Ln	5	2 / 1	2,066	\$271,000	\$271,000	\$9,990	09/17/2021	23
CLS	3873 West Weaver	3	2 / 1	1,867	\$254,900	\$260,000	\$5,000	10/27/2021	3





Friday, March 4, 2022

## Brief Summary of Compared Listings

This report summarizes the comparable listings contained in this market analysis.

Status: Active									
MLS#	Address	Bds	Bth	SqFt Tot	Acres	DOM	List Price	Closed	Conc
PAFU2000138	7999 Great Cove Rd	4	2 / 1	2,392	1.00	173	\$275,000		
Averages:									
		4	2 / 1	2,392	1.00	173	\$275,000		
09/13/2021									
								List Dt	

Status: Active Under Contract									
MLS#	Address	Bds	Bth	SqFt Tot	Acres	DOM	List Price	Closed	Conc
PAFU2000144	183 Pleasant Grove Rd	4	2 / 1	0	1.53	113	\$280,000		
Averages:									
		4	2 / 1	0	1.53	113	\$280,000		
10/01/2021									
								List Dt	

Status: Closed									
MLS#	Address	Bds	Bth	SqFt Tot	Acres	DOM	List Price	Closed	Conc
PAFU2000058	19842 Great Cove Rd	5	2 / 1	2,448	1.41	22	\$339,000		
PAFL2000222	5430 Forest Ln	5	2 / 1	2,066	1.05	23	\$271,000		
PAFL2002286	3873 West Weaver	3	2 / 1	1,867	1.05	3	\$254,900		
Averages:									
		4	2 / 1	2,127	1.17	16	\$288,300		
							\$270,333		
							\$7,495		
09/30/2021									
								Closed Dt	

Status: Pending									
MLS#	Address	Bds	Bth	SqFt Tot	Acres	DOM	List Price	Closed	Conc
PAFL2004636	7895 Stump Run Rd	3	3	0	1.80	3	\$255,000		
Averages:									
		3	2 / 1	0	1.80	3	\$255,000		
01/24/2022									
								Pend Dt	

## Summary

Status	Total	Avg Price	Avg \$ Per SqFt	Median	Low	High	Avg CDOM
Active	1	\$275,000	\$114.97	\$275,000	\$275,000	\$275,000	173
Active Under	1	\$280,000		\$280,000	\$280,000	\$280,000	113
Closed	3	\$270,333	\$128.27	\$271,000	\$260,000	\$280,000	16
Pending	1	\$255,000		\$255,000	\$255,000	\$255,000	3
Total	6	\$270,167	\$124.95	\$273,000	\$255,000	\$280,000	56

## Comparables Overview

This page summarizes key fields of the listings in this analysis.

### The listings in this analysis can be summarized as follows:

Listing Price between \$254,900 and \$339,000

3 to 5 Bedrooms

2 to 3 Full Bathrooms

1 Half Bathroom

0 to 2,448 Square Feet

\$0.00 to \$138.48 per Square Foot

\$0.00 to \$139.26 per Sold Square Foot

## Pricing Recommendation

### General Facts About Pricing...

There are certain factors that are within our control and some factors beyond our control when it comes to setting the price. Those factors within our control are: the appearance of the property, how aggressively we market the property and the price. Factors outside our control are: location of property, size and local amenities. It's important to accept those factors that are beyond our control and focus on the pricing and preparation.

A property priced at market value will attract more buyers than a home priced above market value. Consider that a competitively priced property will also attract a greater number of potential buyers and increase your opportunity for a quick sale.

### Market Statistics...

#### Closed Price Statistics

Average Price: \$270,200  
High Price: \$280,000  
Median Price: \$273,000  
Low Price: \$255,000

#### Closed Price Per Sq. Ft. Statistics

Average Price/Sq Ft: \$83  
High Price/Sq Ft: \$139  
Median Price/Sq Ft: \$115  
Low Price/Sq Ft: \$0

Figures are based on closed price after adjustments, and rounded to the nearest \$100.

### Summary...

After analyzing your property, comparable properties on the market now, recent sales and comparable properties that failed to sell, I conclude that in the current market, your property is most likely to sell for .

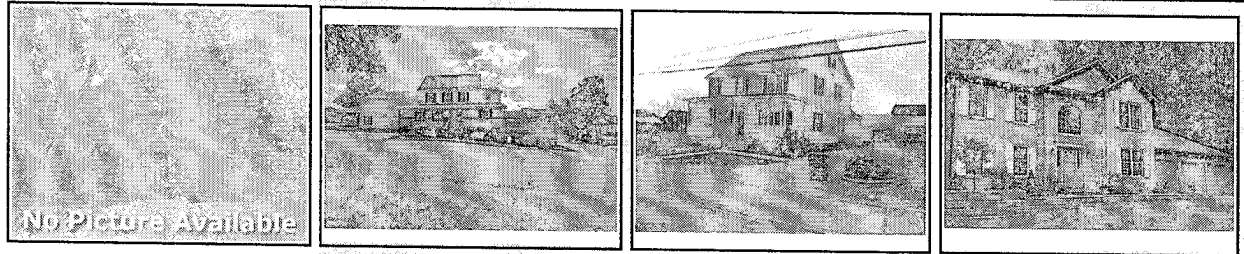
**Notwithstanding any language to the contrary contained herein, this Competitive Market Analysis is NOT an appraisal of the market value for property and is not intended to be used for any legal purpose including approval of a mortgage loan, modification of a mortgage loan, divorce/property separation, estate settlement, bankruptcy proceedings or any other purpose where real estate value is needed. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.**



## CMA 4-Up Public Records Report

Friday, March 4, 2022

This page outlines the subject property versus comparables properties.

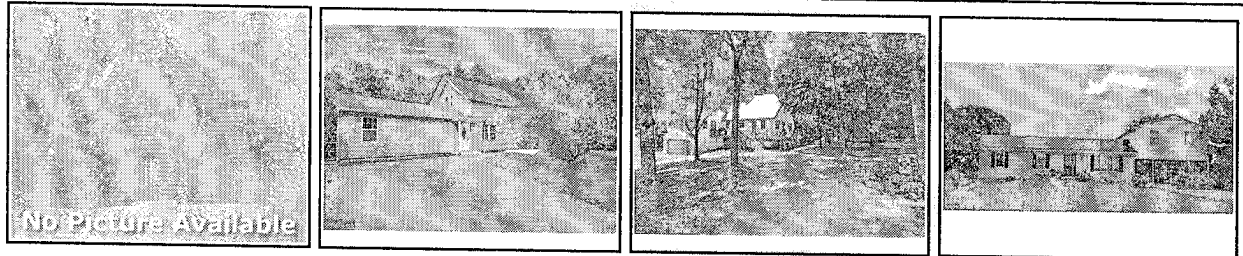


Address	586 Fort Loudon Rd Fort Loudon, Pa	183 Pleasant Grove Rd	7999 Great Cove Rd	7895 Stump Run Rd
County	Franklin	Fulton, PA		Franklin, PA
Municipality	Fort Loudon	Belfast Twp		Greene Twp
Neighborhood				
Status		Active Under Contract	Active	Pending
Closed Date				
List Price	\$0	\$280,000	\$275,000	\$255,000
Closed Price				
Concessions				
Financing				
Property Class		Residential		Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style				
Levels/Stories		0.00	0.00	0.00
Year Built				2005
Condition				
Annual Tax	\$0	\$1,807	\$0	\$3,965
Tax Total Asmt	\$0	\$44,590	\$0	\$26,550
Lot Acres/SqFt	3a / sf	2a / 66,647.00sf	0a / 0.00sf	1a / 28,749.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	2,300	0	2,392	0
Total Bldg SF	2300	0	0	0
Total Units		0	0	0
Bedrooms	3	0	0	0
Baths	4 /	2 / 1	2 / 1	3
Garage Spaces	2	0	0	0
Parking Feat				
Basement				
Cooling				
Heat				
Pool		False	False	False
DOM		113	173	3
MLS#		PAFU2000144	PAFU2000138	PAFL2004636

## CMA 4-Up Public Records Report

Friday, March 4, 2022

This page outlines the subject property versus comparables properties.

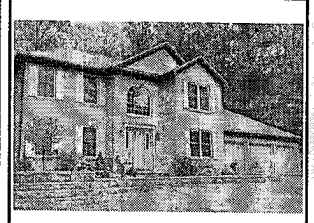
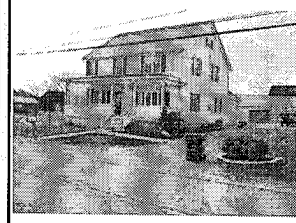
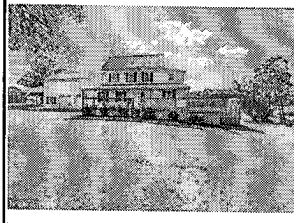


	Address 586 Fort Loudon Rd Fort Loudon, Pa	3873 West Weaver	5430 Forest Ln	19842 Great Cove Rd
County	Franklin			Fulton, PA
Municipality	Fort Loudon			Ayr Twp
Neighborhood				
Status		Closed	Closed	Closed
Closed Date				
List Price	\$0	\$254,900	\$271,000	\$339,000
Closed Price		\$0	\$0	\$0
Concessions		Yes, \$5,000	Yes, \$9,990	No, \$0
Financing		Conventional	FHA	Conventional
Property Class				Residential
Structure Type				
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type				
Style				
Levels/Stories		0.00	0.00	0.00
Year Built				
Condition		Excellent	Very Good	
Annual Tax	\$0	\$0	\$0	\$3,322
Tax Total Asmt	\$0	\$0	\$0	\$75,360
Lot Acres/SqFt	3a / sf	0a / 0.00sf	0a / 0.00sf	1a / 61,420.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	2,300	1,867	2,066	2,448
Total Bldg SF	2300	0	0	0
Total Units		0	0	0
Bedrooms	3	0	0	0
Baths	4 /	2 / 1	2 / 1	2 / 1
Garage Spaces	2	0	0	0
Parking Feat				
Basement				
Cooling				
Heat				
Pool		False	False	False
DOM		3	23	22
MLS#		PAFL2002286	PAFL2000222	PAFU2000058

## CMA 4-Up Listings Report

Friday, March 4, 2022

This page outlines the subject property versus comparables properties.

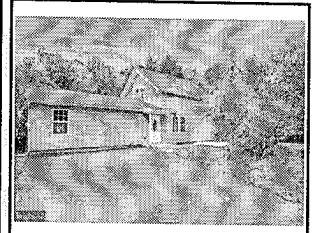
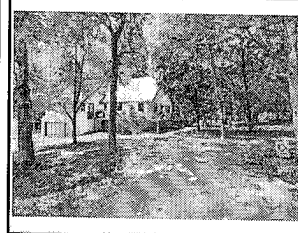
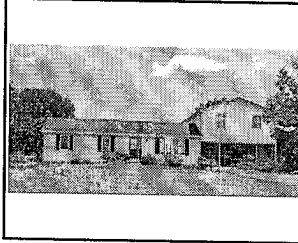


	Address	183 Pleasant Grove Rd	7999 Great Cove Rd	7895 Stump Run Rd
	586 Fort Loudon Rd Fort Loudon, Pa			
County	Franklin	Fulton, PA	Fulton, PA	Franklin, PA
Municipality	Fort Loudon	Belfast Twp - Fulton County	Belfast Twp - Fulton County	Greene Twp -Franklin Count
Neighborhood		NONE AVAILABLE	NONE AVAILABLE	FRANKLIN COUNTY
Status		Active Under Contract	Active	Pending
Closed Date				
List Price	\$0	\$280,000	\$275,000	\$255,000
Closed Price				
Concessions				
Financing				
Property Class		Residential	Residential	Residential
Structure Type		Detached	Detached	Detached
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type		Standard	Standard	Standard
Style		Colonial	Farmhouse/National Folk	Colonial
Levels/Stories		2	2	2
Year Built			1931	2005
Condition				
Annual Tax	\$0	\$1,807	\$1,998	\$3,965
Tax Total Asmt	\$0	\$44,590	\$50,600	\$26,550
Lot Acres/SqFt	3a / sf	2a / 66,647.00sf	1a / 43,560.00sf	2a / 78,408.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	2300	0	2,392	0
Blw Grd Fin SF		0	0	0
Total Bldg SF	2300	0	2,392	0
Total Units		0	0	0
Bedrooms	3	4	4	3
Baths	4 /	2 / 1	2 / 1	3
Garage Spaces	2	3	0	3
Parking Feat			Paved Driveway	
Basement		Connecting Stairway	Side Entrance	
Cooling		Window Unit(s)	Central A/C	Central A/C
Heat		Baseboard - Electric, Wood E	Forced Air	Heat Pump-Electric BackUp
Pool		No Pool	No Pool	No Pool
DOM		113	173	3
MLS#		PAFU2000144	PAFU2000138	PAFL2004636

## CMA 4-Up Listings Report

Friday, March 4, 2022

This page outlines the subject property versus comparables properties.

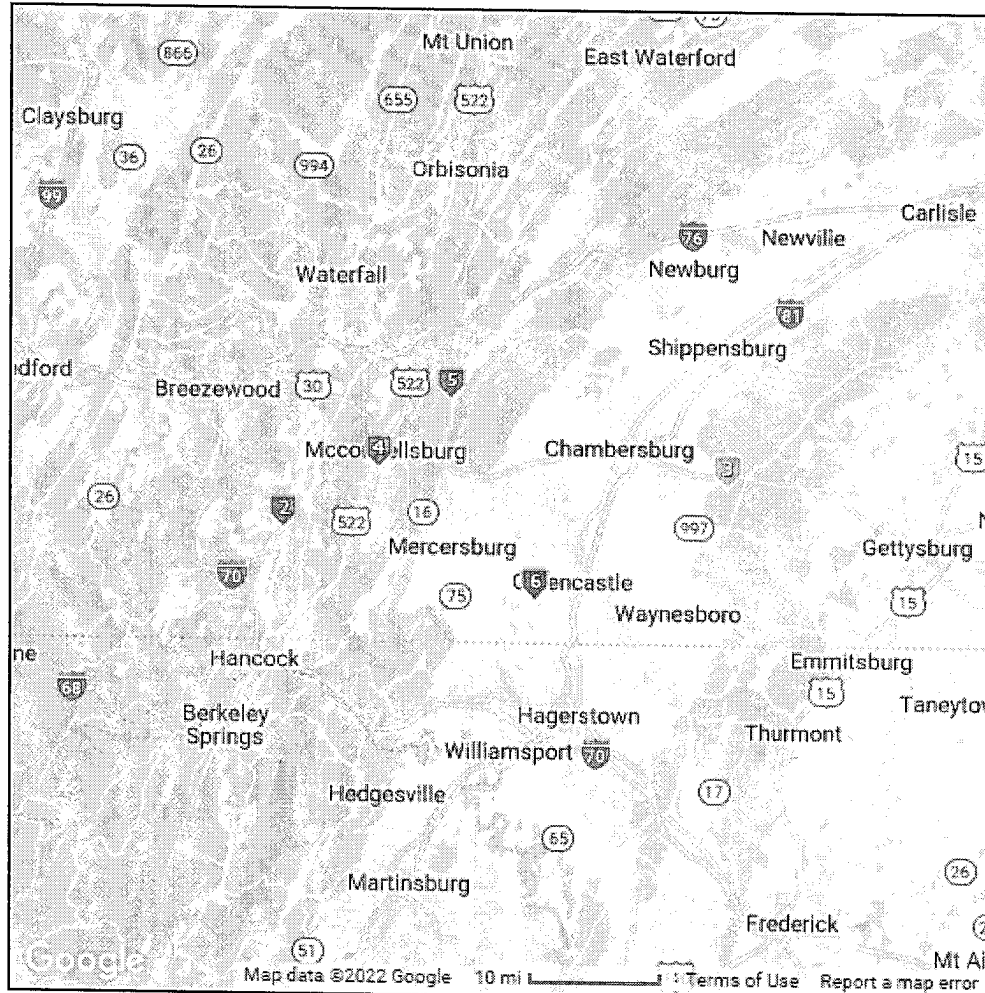


	Address	19842 Great Cove Rd	5430 Forest Ln	3873 West Weaver
	586 Fort Loudon Rd Fort Loudon, Pa			
County	Franklin	Fulton, PA	Franklin, PA	Franklin, PA
Municipality	Fort Loudon	Ayr Twp - Fulton County (146	Metal Twp (14515)	Antrim Twp - Franklin County
Neighborhood		AYR TOWNSHIP	NONE AVAILABLE	NONE AVAILABLE
Status		Closed	Closed	Closed
Closed Date		09/30/2021	09/17/2021	10/27/2021
List Price	\$0	\$339,000	\$271,000	\$254,900
Closed Price		\$280,000	\$271,000	\$260,000
Concessions		No, \$0	Yes, \$9,990	Yes, \$5,000
Financing		Conventional	FHA	Conventional
Property Class		Residential	Residential	Residential
Structure Type		Detached	Detached	Detached
Ownership		Fee Simple	Fee Simple	Fee Simple
Sale Type		Standard	Standard	Standard
Style		Raised Ranch/Rambler	Contemporary	Traditional
Levels/Stories		2	2.5	2
Year Built		1983	1985	1983
Condition			Very Good	Excellent
Annual Tax	\$0	\$3,322	\$2,099	\$2,991
Tax Total Asmt	\$0	\$75,360	\$18,350	\$19,940
Lot Acres/SqFt	3a / sf	1a / 61,420.00sf	1a / 45,738.00sf	1a / 45,738.00sf
Lot Dimension				
Waterfront		No	No	No
Abv Grd Fin SF	2300	2,448	2,066	1,867
Blw Grd Fin SF		0	0	0
Total Bldg SF	2300	2,448	2,066	2,317
Total Units		0	0	0
Bedrooms	3	5	5	3
Baths	4 /	2 / 1	2 / 1	2 / 1
Garage Spaces	2	0	2	0
Parking Feat				
Basement		Full	Garage Access, Heated, Inte	Unfinished
Cooling		Window Unit(s)	Central A/C	Central A/C, Window Unit(s)
Heat		Baseboard - Electric	Forced Air, Heat Pump(s), W	Baseboard - Electric, Forced
Pool		No Pool	No Pool	No Pool
DOM		22	23	3
MLS#		PAFU2000058	PAFL2000222	PAFL2002286

Friday, March 4, 2022

## CMA Map

This page displays the Map for the CMA Subject and your comparables.



586 Fort Loudon Rd Fort  
Loudon, Pa 17224

- 1 183 Pleasant Grove Rd
- 2 7999 Great Cove Rd
- 3 7895 Stump Run Rd
- 4 19842 Great Cove Rd
- 5 5430 Forest Ln
- 6 3873 West Weaver

**Fill in this information to identify your case:**

Debtor 1 **Stubert Martin Turpie, Jr.**  
First Name Middle Name Last Name

Debtor 2 **Marjorie Lee Turpie**  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number **1:22-bk-01453-HWV**  
(if known)

☐ Check if this is an amended filing

**Official Form 106E/F****Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☐ No. Go to Part 2.  
☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

			Total claim
4.1	<b>Capital One</b> Nonpriority Creditor's Name  <b>P O Box 85167</b> <b>Richmond, VA 23285-5167</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number <b>0771</b>  When was the debt incurred? <b>Opened 7/01/16 Last used 2017</b>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Misc. credit card purchases. Card last used</b>	<b>\$2,474.00</b>



Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known)

**1:22-bk-01453-HWV**

4.2	<b>Cashnet Financial</b> Nonpriority Creditor's Name <b>C/O Accelerated Financial Solution</b> <b>39 Monette Pkwy</b> <b>Smithfield, VA 23430</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>2470</u> <b>\$1,800.00</b> <b>When was the debt incurred?</b> <u>??</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>loan</u>
4.3	<b>Department of Labor &amp; Industry</b> Nonpriority Creditor's Name <b>Unemployment Compensation Benefit</b> <b>56 East Grant St</b> <b>Lancaster, PA 17602</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>?</u> <b>\$18,000.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Unemployment Benifits Overpayment.</u>
4.4	<b>Discover</b> Nonpriority Creditor's Name <b>P O Box 15316</b> <b>Wilmington, DE 19850</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>7886</u> <b>\$2,617.00</b> <b>When was the debt incurred?</b> <u>2017</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc. credit card purchases. Card last used</u>

Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known)

**1:22-bk-01453-HWV**

4.5	<b>Fingerhut Direct</b> Nonpriority Creditor's Name <b>6250 Ridgewood Road</b> <b>Saint Cloud, MN 56303</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>7852</b></u> <b>When was the debt incurred?</b> <u><b>2017</b></u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> <b>Misc. credit card purchases. Card last used</b> <input type="checkbox"/> Other. Specify _____	<b>\$479.00</b>
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4.6	<b>FNB Omaha</b> Nonpriority Creditor's Name <b>1620 Dodge St</b> <b>Omaha, NE 68197</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>8431</b></u> <b>When was the debt incurred?</b> <u><b>2017</b></u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> <b>Misc. credit card purchases. Card last used</b> <input type="checkbox"/> Other. Specify _____	<b>\$1,373.00</b>
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4.7	<b>Indigo Mastercard</b> Nonpriority Creditor's Name <b>PO Box 4499</b> <b>Beaverton, OR 97076</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u><b>7415</b></u> <b>When was the debt incurred?</b> <u><b>2017</b></u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> <b>Misc. credit card purchases. Card last used</b> <input type="checkbox"/> Other. Specify _____	<b>\$345.00</b>
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Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known)

**1:22-bk-01453-HWV**

4.8	<b>Logix Federal Credit Union</b> Nonpriority Creditor's Name <b>2340 Hollywood Way</b> <b>Burbank, CA 91505</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0002</u> <b>When was the debt incurred?</b> <u>2017</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Loan</u>	<b>\$1,937.00</b>
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4.9	<b>Mecury Card FB &amp; T</b> Nonpriority Creditor's Name <b>??</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>??</u> <b>When was the debt incurred?</b> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Misc. credit card purchases. Card last used</u>	<b>\$3,872.00</b>
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4.10	<b>Mission Lane LLC</b> Nonpriority Creditor's Name <b>Attn: Bankruptcy</b> <b>P.O. Box 105286</b> <b>Atlanta, GA 30348</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>9581</u> <b>When was the debt incurred?</b> <u>Opened 6/09/21 Last Active 9/05/22</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card</u>	<b>\$1,432.00</b>
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Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known)

**1:22-bk-01453-HWV**4.1  
1**West Penn Power**Last 4 digits of account number **6081****\$1,800.00**

Nonpriority Creditor's Name

**P O Box 16001**When was the debt incurred? **??****Reading, PA 19612**

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only☐ Contingent☐ Debtor 2 only☐ Unliquidated☒ Debtor 1 and Debtor 2 only☐ Disputed☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☒ No☐ Debts to pension or profit-sharing plans, and other similar debts☐ Yes☒ Other. Specify **Electric bill****Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Genesis Credit Bankcard Svcs**

On which entry in Part 1 or Part 2 did you list the original creditor?

**P O Box 4477**Line **4.7** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims**Beaverton, OR 97076**☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a. \$	<b>0.00</b>
	6b. Taxes and certain other debts you owe the government	6b. \$	<b>0.00</b>
	6c. Claims for death or personal injury while you were intoxicated	6c. \$	<b>0.00</b>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$	<b>0.00</b>
	6e. Total Priority. Add lines 6a through 6d.	6e. \$	<b>0.00</b>
Total claims from Part 2	6f. Student loans	6f. \$	<b>0.00</b>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. \$	<b>0.00</b>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$	<b>0.00</b>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. \$	<b>36,129.00</b>
	6j. Total Nonpriority. Add lines 6f through 6i.	6j. \$	<b>36,129.00</b>

## Fill in this information to identify your case:

Debtor 1 Stubert Martin Turpie, Jr.

Debtor 2 Marjorie Lee Turpie  
(Spouse, if filing)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF PENNSYLVANIA

Case number 1:22-bk-01453-HWV  
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,678.62

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 150.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Stubert Martin Turpie, Jr.**  
 Debtor 2 **Marjorie Lee Turpie**

Case number (if known) **1:22-bk-01453-HWV**

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<b>500.00</b>
6b. Water, sewer, garbage collection	6b. \$	<b>0.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<b>350.00</b>
6d. Other. Specify: _____	6d. \$	<b>0.00</b>
<b>7. Food and housekeeping supplies</b>	7. \$	<b>750.00</b>
<b>8. Childcare and children's education costs</b>	8. \$	<b>0.00</b>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<b>177.00</b>
<b>10. Personal care products and services</b>	10. \$	<b>78.00</b>
<b>11. Medical and dental expenses</b>	11. \$	<b>225.00</b>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<b>550.00</b>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<b>100.00</b>
<b>14. Charitable contributions and religious donations</b>	14. \$	<b>0.00</b>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<b>0.00</b>
15b. Health insurance	15b. \$	<b>0.00</b>
15c. Vehicle insurance	15c. \$	<b>135.00</b>
15d. Other insurance. Specify: _____	15d. \$	<b>0.00</b>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		<b>0.00</b>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<b>0.00</b>
17b. Car payments for Vehicle 2	17b. \$	<b>0.00</b>
17c. Other. Specify: _____	17c. \$	<b>0.00</b>
17d. Other. Specify: _____	17d. \$	<b>0.00</b>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
18. \$		<b>0.00</b>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<b>0.00</b>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<b>0.00</b>
20b. Real estate taxes	20b. \$	<b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$	<b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$	<b>0.00</b>
<b>21. Other: Specify: <u>Pet Expenses</u></b>		
21. +\$		<b>150.00</b>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<b>4,843.62</b>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<b>4,843.62</b>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<b>5,274.16</b>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<b>4,843.62</b>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<b>430.54</b>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>		